

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Abigail Ann Barringer § Case No. 15-17246
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/15/2015 . The undersigned trustee was appointed on 05/15/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 9,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	47.66
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	2,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 7,452.34

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/02/2015 and the deadline for filing governmental claims was 11/12/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,500.00 , for a total compensation of \$ 1,500.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 21.00 , for total expenses of \$ 21.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/04/2016 By:/s/Frank J. Kokoszka
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	15-17246	DRC	Judge:	Donald R Cassling	Trustee Name:	Frank J. Kokoszka
Case Name:	Abigail Ann Barringer			Date Filed (f) or Converted (c):	05/15/2015 (f)	
For Period Ending:	02/04/2016			341(a) Meeting Date:	06/23/2015	
				Claims Bar Date:	10/02/2015	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. American Chartered Bank checking Account	0.00	0.00		0.00	FA
2. American Chartered Bank Savings Account	1.00	1.00		0.00	FA
3. Household Goods	1,000.00	900.00		0.00	FA
4. Books, Cd's, DVD's, Tapes/Records, Family Pictures.	100.00	0.00		0.00	FA
5. Necessary Wearing Apparel	50.00	0.00		0.00	FA
6. Engagement Ring	1,000.00	101.00		0.00	FA
7. Debtor's ex-husband owes her \$8,000.00 pursuant to the divor	8,000.00	6,000.00		8,000.00	FA
8. US Savings Bond Series EE	1,000.00	0.00		0.00	FA
9. 2013 Hyundai Accent with 16,000 miles	9,362.00	0.00		0.00	FA
10. Earrings, watch, costume jewelry	300.00	300.00		0.00	FA
11. Family pets/Animals 1 cat	0.00	0.00		0.00	FA
12. Preference- Bank of America (u)	1,500.00	1,500.00		1,500.00	FA

TOTALS (Excluding Unknown Values)	\$22,313.00	\$8,802.00	Gross Value of Remaining Assets
			\$9,500.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Funds owed to Debtor by ex-wife have been received pursuant to a Motion for Turnover.

Government Bar Date is set for 11/12/2015

Trustee is also investigating one potential preference claim.

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RE PROP # 7 -- Trustee will be issuing a check to the debtor in the amount of \$
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RE PROP # 12 -- Bank of America voluntarily returned a preferential payment

Exhibit A

Initial Projected Date of Final Report (TFR): 01/31/2016

Current Projected Date of Final Report (TFR): 02/29/2016

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-17246

Case Name: Abigail Ann Barringer

Trustee Name: Frank J. Kokoszka

Exhibit B

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0058

Checking

Taxpayer ID No: XX-XXX6143

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 02/04/2016

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/13/15	7	Robert Cooper 248 Nicole Drive Unit D South Elgin, IL 60177-3630	Accounts Receivable Funds owed to debtor by her ex-husband Trustee shall issue a check to the debtor for the amount of \$2,000 for he exemption.	1129-000	\$8,000.00		\$8,000.00
08/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$7,990.00
09/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.49	\$7,978.51
10/19/15	12	Bank of America NA Dept AZ9-503-02-57 1825 E Buckeye Rd Phoenix AZ 85034-4216	Preference Payment Voluntary return of preference payment	1241-000	\$1,500.00		\$9,478.51
10/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.56	\$9,465.95
11/09/15	101	Abigail Ann Barringer 713 GARDENIA LANE BARTLETT, IL 60103	Debtor's Exemption Debtor properly claimed a wildcard exemption of \$2,000.00 in funds owed from ex-husband	8100-002		\$2,000.00	\$7,465.95
11/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$13.61	\$7,452.34

COLUMN TOTALS	\$9,500.00	\$2,047.66
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$9,500.00	\$2,047.66
Less: Payments to Debtors	\$0.00	\$2,000.00
Net	\$9,500.00	\$47.66

Exhibit B

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX0058 - Checking	\$9,500.00	\$47.66		\$7,452.34
	\$9,500.00	\$47.66		\$7,452.34
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$9,500.00			
<u>Total Gross Receipts:</u>	<u>\$9,500.00</u>			

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-17246

Date: February 4, 2016

Debtor Name: Abigail Ann Barringer

Claims Bar Date: 10/2/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Frank J. Kokoszka	Administrative		\$0.00	\$1,500.00	\$1,500.00
2100						
100	Frank J. Kokoszka	Administrative		\$0.00	\$21.00	\$21.00
2200						
1	Discover Personal Loan 300 Attn: Bankruptcy Dept. 7100 Po Box 30954 Salt Lake City, Ut 84130	Unsecured		\$0.00	\$10,496.48	\$10,496.48
2	Navient Solutions, Inc. 300 P.O. Box 9640 7100 Wilkes-Barre, Pa 18773-9640	Unsecured		\$0.00	\$15,488.24	\$15,488.24
3	Sallie Mae 300 P.O. Box 3319 7100 Wilmington, De 19804-4319	Unsecured		\$0.00	\$1,624.29	\$1,624.29
4	Navient Solutions Inc 300 220 Lasley Ave. 7100 Wilkes-Barre Pa. 18706	Unsecured		\$0.00	\$2,229.53	\$2,229.53
5	Pyod, Llc Its Successors And 300 Assigns As Assignee 7100 Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$8,891.00	\$8,891.00
	Case Totals			\$0.00	\$40,250.54	\$40,250.54

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-17246

Case Name: Abigail Ann Barringer

Trustee Name: Frank J. Kokoszka

Balance on hand	\$	7,452.34
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Trustee Expenses: Frank J. Kokoszka	\$ 21.00	\$ 0.00	\$ 21.00
Total to be paid for chapter 7 administrative expenses			\$ 1,521.00
Remaining Balance			\$ 5,931.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 38,729.54 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Personal Loan	\$ 10,496.48	\$ 0.00	\$ 1,607.51
2	Navient Solutions, Inc.	\$ 15,488.24	\$ 0.00	\$ 2,371.99
3	Sallie Mae	\$ 1,624.29	\$ 0.00	\$ 248.76
4	Navient Solutions Inc	\$ 2,229.53	\$ 0.00	\$ 341.45
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 8,891.00	\$ 0.00	\$ 1,361.63
Total to be paid to timely general unsecured creditors				\$ 5,931.34
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE